

D. AMENDMENTS TO THE CLAIMS

Claim 1 (Currently Amended): A computer-implemented method for automated processing of loans, the method comprising ~~the acts of~~:

- receiving a request to process a loan;
- generating a plurality of tasks, the tasks comprising actions required to process the loan;
- distributing the plurality of tasks to one or more persons capable of performing one or more of the tasks; and
- accepting transactions from the one or more persons wherein the transactions are by voice input.

Claim 2 (Currently Amended): The computer-implemented method for the automated processing of loans of claim 1, further comprising ~~the additional act~~ of monitoring completion of the plurality of tasks, whereby a report of completion of all required tasks can be generated.

Claim 3 (Currently Amended): The computer-implemented method for the automated processing of loans of claim 1, further comprising ~~the additional act~~ of authenticating a person submitting the request to process a loan.

Claim 4 (Currently Amended): The computer-implemented method for the automated processing of loans of claim 1, wherein voice input transactions by the one or more persons include input data and loan status query data.

Claim 5 (Currently Amended): The computer-implemented method for the automated processing of loans of claim 4, wherein the input data and loan status query data are translated by speech recognition mechanisms into digital form.

Claim 6 (Currently Amended): The computer-implemented method for the

automated processing of loans of claim 5, wherein a response to a loan status query data is translated from digital form into a form which produces a corresponding voice signal.

Claim 7 (Currently Amended): The computer-implemented method for the automated processing of loans of claim 1, wherein the loan is a mortgage loan.

Claim 8 (Currently Amended): The computer-implemented method for the automated processing of loans of claim 1, wherein the plurality of tasks required to process the loan includes tasks which are based upon loan related laws and regulations comprising Federal, State, local and professional regulations and requirements and implementing instructions relating to loan processing.

Claim 9 (Currently Amended): The computer-implemented method for the automated processing of loans of claim 1, further comprising ~~additional step of~~ creating a complete transaction and payment report.

Claim 10 (Currently Amended): An apparatus for automated processing of loans, the apparatus comprising:

- a computer system having communications devices for receiving a request to process a loan;
- the computer system having logic mechanisms programmed to generate a plurality of tasks, the tasks comprising actions required to process the loan, including tasks required by applicable federal or state law;
- the computer system having additional logic mechanisms programmed to electronically distribute the plurality of tasks to one or more persons capable of performing one or more of the tasks; and
- a voice portal device electronically coupled to the computer system whereby voice messages from users are received, translated into

digital form and passed to the computer system logic mechanisms for further processing.

Claim 11 (Currently Amended): The apparatus of claim 10₁ further comprising electronic logic devices programmed to monitor completion of the plurality of tasks and to generate a report of completion of all required tasks.

Claim 12 (Currently Amended): The apparatus of claim 10₁ further comprising logic mechanisms programmed to authenticate a person submitting the request to process a loan.

Claim 13 (Currently Amended): The apparatus of claim 10₁ wherein the voice messages from users include input data and loan status query data.

Claim 14 (Currently Amended): The apparatus of claim 13₁ wherein the input data and loan status query data are translated by speech recognition mechanisms into digital form.

Claim 15 (Currently Amended): The apparatus of claim 14₁ wherein a response to a loan status query data is translated from digital form into a form which produces a corresponding voice signal.

Claim 16 (Currently Amended): The apparatus of claim 10₁ wherein the loan is a mortgage loan.

Claim 17 (Currently Amended): The apparatus of claim 10₁ wherein the plurality of tasks required to process the loan are based upon loan related laws and regulations comprising Federal, State, local and professional regulations and requirements and implementing instructions relating to loan processing.

Claim 18 (Currently Amended): The apparatus of claim 10, further comprising logic devices programmed to create a complete transaction and payment report.

Claim 19 (Currently Amended): An apparatus for automated processing of loans, the apparatus comprising:

- means for receiving a request to process a loan;
- means, coupled to the means for receiving a request to process a loan, for generating a plurality of tasks, the tasks comprising actions required to process the loan, including tasks required by applicable federal or state law;
- means, coupled to the means for generating a plurality of tasks required to process the loan, for electronically distributing the plurality of tasks to one or more persons capable of performing one or more of the tasks; and
- speech recognition means coupled to the apparatus, for translating voice messages into digital form for processing by the apparatus.

Claims 20-29 (Withdrawn).